

EXHIBIT\_10

DATE 03/25/2013

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**TO:** House Human Services Committee

From: Joy Bruck, State President AARP Montana

RE: Support HB 590

Have you, or a relative or friend, ever been without health insurance? The state of Montana has a rare opportunity to increase access to health care for 60,000 hardworking, uninsured Montanans by expanding Medicaid. These are people you know — our kids, grandkids, brothers, sisters and dear friends. AARP Montana supports Medicaid expansion because it will give Montanans without insurance access to preventive care that will save lives, reduce the need for expensive emergency room care, and make communities healthier.

Expanding Medicaid will help Montanans who've lost their jobs or are struggling in jobs that do not provide health benefits. Furthermore, estimates show that expanding Medicaid could add 12,700 jobs, and contribute \$4 billon, to Montana's economy.

This investment in our state should not be shunned. If the 2013 Montana Legislature does not approve this expansion, those funds will be redirected to other states — including Arizona and California. Those states will see their job markets grow and their uninsured residents receive affordable health care. Meanwhile, the price tag for Medicaid expansion in those states will be paid, in part, by people in Montana through multiple funding streams, established by the federal government, that cover the costs of expansion.

Furthermore, increasing the number of Montanans with health insurance coverage will serve to reduce cost-shifting in the health care system. Currently, uninsured Montanans impose huge costs on the system. Because the uninsured are more likely to delay treatment, these Montanans often suffer from aggravated injuries and illnesses that require expensive emergency room care. Montana hospitals provide over \$350 million in charity and bad-debt care every year — and that cost is rising. Inevitably, those costs are shifted onto the backs of people covered by private health insurance.

AARP Montana believes everyone should have access to affordable health care. By expanding Medicaid this year, Montana can help make sure that people without insurance have access to preventive care that can save lives, and reduce the need for expensive emergency room care.

We have an opportunity to provide health care coverage to thousands of Montanans at no cost to the state for the next three years and no more than 10 percent of the cost thereafter.

Gov. Bullock supports expanding Medicaid. It is in the budget he proposed to the Legislature.

But your legislators must also give their support, and they need to hear from you now. Urge your legislators to support Medicaid expansion because it is a good deal for all Montanans.

Montana is a special place where we can raise our kids and have a quality of life that many admire. We know that our families, friends and neighbors would never leave us out in the cold. Now we need to come together to make sure all Montanans have access to affordable healthcare.